

North Carolina District Review

April, 2007

U.S. Small Business Administration
North Carolina District

6302 Fairview Road, Suite 300
Charlotte, NC 28210-2227
704-344-6563 Phone
704-344-6769 Fax

www.sba.gov/nc
www.sba.gov/banking
charlotte.nc@sba.gov

SBA NC District Lender Contacts:

Charlotte & Central NC

David Dillworth (704) 344-6578
david.dillworth@sba.gov

Karen Hoskins (704) 344-6381
karen.hoskins@sba.gov

Thomas Neal (704) 344-6577
thomas.neal@sba.gov

Cecelia Rolls (704) 344-6810
cecelia.rolls@sba.gov

Asheville & Western NC

Mike Arriola (828) 225-1844
michael.arriola@sba.gov

Raleigh & Northeastern NC

Ivan Hankins (919) 363-3215
ivan.hankins@sba.gov

Wilmington & Southeastern NC

Arline Brex (910) 815-3188
arline.brex@sba.gov

Export & International Trade

Dan Holt (704) 333-2130
dan.holt@mail.doc.gov

District Director

Lee Cornelison (704) 344-6561
lee.cornelison@sba.gov

MOST ACTIVE LENDERS FY 2007

OCTOBER 1, 2006 THROUGH MARCH 31, 2007

<u>LENDERS</u>	<u>7(a)</u>	<u>504</u>	<u>Total</u>	<u>\$ Amount Millions</u>
Large and National Banks				
1. Bank of America	151	3	154	\$5.3
2. Capital One Federal Savings	83	0	83	\$4.2
3. BB&T	43	2	45	\$16.6
4. Wachovia Bank	30	3	33	\$18.5
5. Bank of Granite	23	0	23	\$3.9
Community Express Lenders*				
1. Superior Financial Group, LLC	144	0	144	\$1.3
2. Innovative Bank	34	0	34	\$0.5
3. Business Loan Express	33	0	33	\$1.0
Community Banks				
1. Surrey Bank & Trust Company	29	0	29	\$2.9
2. New Century Bank	10	0	10	\$5.5
3. Bank of Stanly	8	1	9	\$1.8
Small Business Lending Companies				
1. CIT Small Business Lending	32	1	33	\$16.3
2. Self-Help Credit Union	21	0	21	\$1.4
Certified Development Companies				
1. Self-Help Ventures Fund		34	34	\$18.6
2. Business Expansion Funding Corp.		15	15	\$9.9
3. Centralina Development Corp.		13	13	\$8.0

*Only SBA CommunityExpress loans are tabulated in this category.

SBA NAMES 2007 NC SMALL BUSINESS PERSONS OF THE YEAR

Bobbie Jacobs-Ghaffar and Lesa Jacobs, co-owners of Lumberton-based Native Angels Home Care & Hospice Agency, have been named the SBA NC Small Business Persons of the Year for 2007.

The sisters launched their homegrown healthcare business in 2000 with only one cell phone, two patients and one Certified Nursing Assistant. Bobbie and Lesa are members of the Lumbee Indian Tribe.

Native Angels Homecare and Hospice is a health care business providing a broad range of services to southeastern North Carolina — with a focus on Robeson, Cumberland, Hoke and Scotland Counties. The firm employs over 300 professionals in seven counties who provide home-based services to more than 760 patients daily.

This rapid growth led to plans for a new headquarters building, Angel Exchange, located in ComTech Park just outside of Pembroke. This project will allow the business to consolidate its operations and offer onsite healthcare services, principally in mental health and personal care services traditionally offered only on an in-home basis.

The \$7.2 million project is being financed with an SBA 504 loan (almost \$2 million), with Self-Help Ventures Fund and GE Capital. The new facility, slated to open in 2008 will house an urgent care service, pharmacy, spa, full-service cafeteria, chapel, and gift shop. The campus will also include a 110,000 square-foot regional sports complex run by the Angel Elite Sports Foundation, a non-profit organization committed to creating opportunities for young student-athletes.

Bobbi and Lesa will now compete for the title of National Small Business Person of the Year with the other winners from 50 states, the District of Columbia, Puerto Rico and Guam. They will travel to Washington, D.C. April 23-24, 2007 to mark the annual celebration of National Small Business Week.

SBA HONORS 2007 NC SMALL BUSINESS CHAMPIONS

SBA also celebrates individuals who have fulfilled a commitment to advancing small business opportunities. Champion awards will be presented during a Small Business Week Celebration hosted by the BizHub Network and Central Piedmont Community College Center for Entrepreneurship on April 25th. Congratulations to the winners.

SMALL BUSINESS JOURNALIST OF THE YEAR

Fred Tannenbaum
Charlotte Business Journal
Charlotte, NC

WOMEN IN BUSINESS CHAMPION

Sandie Ridings
Training Matters, Inc.
Charlotte, NC

Get a jump on 2008! Do you know a deserving individual that may be the next Small Business Person of the Year or a Small Business Champion? Contact Mike Ernandes at 704-344-6588 or mike.ernandes@sba.gov. Please include the name and contact information of the nominee.

FY 2007 LENDER RANKINGS OCTOBER 1, 2006 – MARCH 31, 2007

<u>Lender</u>	<u>7(a)</u>	<u>Gross \$</u>	<u>504 Participation</u>	<u>504 Participation \$</u>
Bank of America	151	\$ 3,753,000	3	\$ 1,512,500
Superior Financial Group	144	\$ 1,267,500		
Capital One	83	\$ 4,245,000		
BB&T	43	\$ 13,599,800	2	\$ 3,022,000
Business Loan Center	40	\$ 5,672,400		
Innovative Bank	34	\$ 495,000		
CIT	32	\$ 15,784,700	1	\$ 506,000
Wachovia Bank	30	\$ 15,118,400	3	\$ 3,399,000
Surrey Bank & Trust	29	\$ 2,887,600		
Bank of Granite	23	\$ 3,873,800		
Self-Help Credit Union	21	\$ 1,396,000		
SunTrust Bank	15	\$ 864,700	3	\$ 577,050
PNC Bank	13	\$ 3,688,300	1	\$ 1,761,000
Banco Popular	12	\$ 4,652,800		
New Century Bank	10	\$ 5,446,500		
Capital Bank	9	\$ 655,175	2	\$ 1,990,000
Wells Fargo	9	\$ 345,000		
Bank of Stanly	8	\$ 793,100	1	\$ 958,000
Community South Bank	8	\$ 6,482,900	4	\$ 6,440,000
Community West Bank	7	\$ 1,368,100		
Small Business Loan Source	7	\$ 2,444,000		
Southern Bank & Trust	7	\$ 653,000		
Comerica	6	\$ 2,122,300		
Coastal FCU	4	\$ 305,000		
Aquesta Bank	3	\$ 1,015,800	1	\$ 305,000
First Citizens	3	\$ 1,619,200	17	\$ 5,912,500
NewTek	3	\$ 381,500		
Unity Bank	3	\$ 1,459,500		
UPS Capital	3	\$ 652,500		
Wilshire State Bank	3	\$ 825,000		
Asheville Savings Bank	2	\$ 200,000		
Business Carolina, Inc.	2	\$ 300,000		
Fidelity Bank	2	\$ 120,000	4	\$ 1,485,000
First National Bank & Trust	2	\$ 826,000		
First National Bank of Shelby	2	\$ 250,000		
Ocean Bank	2	\$ 560,000		
RBC Centura	2	\$ 241,500	1	\$ 1,644,163
Southern Community Finance Corp.	2	\$ 216,000		
Bank of the Commonwealth	1	\$ 200,000		
Cabarrus Bank & Trust	1	\$ 200,000		
California Bank & Trust	1	\$ 35,000	1	\$ 381,000
Commerce Bank	1	\$ 167,000		
First Carolina State Bank	1	\$ 200,000		
First Community Bank	1	\$ 525,000		
First National Bank of SO	1	\$ 200,000		
Greater Bay Bank	1	\$ 1,849,000		
Irwin Franchise Capital	1	\$ 360,000		
Lehman Brothers Bank	1	\$ 200,000		
Lexington State Bank	1	\$ 120,000		
Mechanics & Farmers Bank	1	\$ 602,550		
Metro City Bank	1	\$ 1,550,000		
Mountain 1st Bank	1	\$ 100,000		
Omni National	1	\$ 2,000,000		
Smith River Community Bank	1	\$ 10,000		
Southern Community Bank & Trust	1	\$ 78,000	1	\$ 258,824
Stearns Bank	1	\$ 300,800		
Temecula Valley Bank	1	\$ 1,968,300		

FY 2007 LENDER RANKINGS OCTOBER 1, 2006 – MARCH 31, 2007

Temecula Valley Bank	1	\$	1,968,300		
The Bank of Asheville	1	\$	1,300,000		
The Huntington National Bank	1	\$	1,442,000		
United Community Bank	1	\$	412,000		
United Midwest Savings Bank	1	\$	1,860,000		
Woori Bank	<u>1</u>	\$	<u>700,000</u>		
Totals	803	\$	122,960,725		
504 CDC Loans					
Self-Help Ventures Fund	34	\$	18,555,000		
BEFCO	15	\$	9,941,000		
Centralina Dev.	13	\$	7,962,000		
Asheville-Buncombe Dev.	6	\$	4,271,000		
Northwest Piedmont Dev.	3	\$	1,431,000		
Wilmington Industrial Dev.	3	\$	1,513,000		
Neuse River Dev.	2	\$	3,144,000		
Smoky Mountain Dev.	<u>2</u>	\$	<u>920,000</u>		
	78	\$	47,737,000		
Zions Bank				8	\$ 12,723,000
First Bank				2	\$ 498,060
GE Capital				2	\$ 4,967,500
HomeTrust Bank				2	\$ 1,442,500
Regions Bank				2	\$ 1,773,000
State Bank of Texas				2	\$ 5,005,500
Bank of Commerce				1	\$ 515,000
Carolina First Bank				1	\$ 364,750
Citizens South Bank				1	\$ 913,000
First Charter				1	\$ 185,250
First Trust Bank				1	\$ 290,000
Great Western				1	\$ 1,225,000
Harrington Bank				1	\$ 1,290,000
Lending Source, LLC				1	\$ 1,587,200
Macon Bank				1	\$ 742,250
Navy FCU				1	\$ 300,000
Peoples Bank				1	\$ 558,418
Shelby Savings Bank				1	\$ 325,250
Temecula Valley Bank				1	\$ 3,320,000
Unity Bank				1	\$ 1,950,000
Yadkin Valley Bank				1	\$ 1,196,000
Totals				78	\$ 71,323,715